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## All Wisconsinites should be responsible drivers

MADISON, Wis. – Some people tend to forget that driving is a privilege and not a right.

That is evident by the nearly 12 percent of motorists on Wisconsin's roadways who do not have the proper liability insurance coverage, something that has been required by state law since 2009.

There are different reasons as to why someone may forgo purchasing automobile insurance, one of which includes affordability.

I understand and recognize that some of our citizens are having a tough time making ends meet. But that doesn't change the fact they are breaking the law when they choose to drive without proper insurance and force insured drivers to pay for their negligence.

According to the Insurance Research Council, uninsured motorist claims totaled [\\$2.6 billion in 2012](#) – the most recent year for which statistics are available – a 75 percent increase from the previous decade. Those costs are largely borne by insurance companies and passed on to insured drivers who are then faced with higher premiums.

Complying with insurance requirements should be the responsibility of every motorist since it's the law. But for some, the penalties for violating the law are actually cheaper than the cost of insurance itself.

That is why I have proposed [Assembly Bill 92](#), which increases the fines for those who are caught driving without insurance coverage.

The National Association of Insurance Commissioners [has recommended](#) that strict enforcement of compulsory auto insurance laws, in addition to mandatory and "significant" penalties for first time offenders, may be the key to lowering the uninsured motorist population.

A [study](#) from Florida State University's College of Business also found that states with compulsory laws, combined with high noncompliance fines, have decreased their uninsured driver rates.

Some opponents of this bill have argued that it's not fair to make people buy auto insurance if they claim they cannot afford it. But how is it fair to let some individuals get away with ignoring the law while others follow it?

Besides, if we condition compliance with our laws on a person's level of income, where do we draw the line? Do we allow individuals who say they cannot afford food to rob a grocery store?

The simple fact is, laws are only fair when they are enforced blindly and equally to everyone. AB 92 will level the playing field for all drivers.

But while stiff penalties are an important and necessary deterrent, they are simply not enough. Under current law, when an uninsured motorist is issued a ticket, they can continue to drive without any other repercussions or requirements to remedy the situation.

AB 92 permits the Wisconsin Department of Transportation to suspend a driver's license upon receiving proof of a conviction for failure to have insurance. Motorists can reclaim their licenses after providing the DOT with an [SR-22 insurance certificate](#).

An SR-22 is a vehicle liability insurance document required by more than 40 states – including Wisconsin – for “high risk” insurance policies. This proven system keeps responsible drivers safe and holds high risk motorists liable by requiring insurance to regain driving privileges.

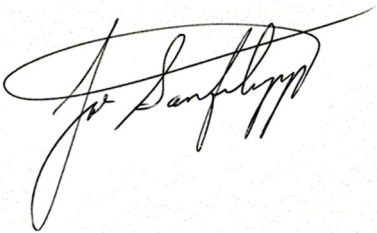
Under my bill, a motorist convicted of driving without insurance would have to be in the SR-22 program for three years.

After it's all said and done, all provisions in AB 92 will have no impact on the approximately 88 percent of Wisconsin drivers who follow the automobile insurance law – except for the possibility of paying lower premiums.

Insurance experts estimate a savings of almost \$7 million for every percentage point we lower in the number of uninsured drivers.

A person has the potential to cause [great bodily harm](#) and overwhelming financial troubles every time they get behind the wheel of a vehicle. The time is now for everyone to share the same responsibility of carrying car insurance, following the law and becoming an accountable driver.

It's the fair thing to do.

A handwritten signature in black ink, appearing to read "Joe Sanfelippo", is centered on a light blue, textured rectangular background.

State Rep. Joe Sanfelippo